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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of

UNDERSTEIN

Atty. Ref.: 2802-5; Confirmation No. 7218

Appl. No. 09/617,065

TC/A.U. 3624

Filed: July 13, 2000

Examiner: S. Shih

For: WEB-BASED ACCOUNT MANAGEMENT

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December 13, 2004

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**RESPONSE**

In reply to the Communication dated December 6, 2004, Applicant notes that claim 9 was not added in the Request for Reconsideration filed September 10, 2004. Rather, claim 9 was added in an Amendment filed August 19, 2003. Notwithstanding, claim 9 defines a feature of the invention where the user is provided an opportunity to establish a consumer funding account in the event the user does not have one. This subject matter as well as the other claimed features are lacking in the references of record, and Applicant respectfully submits that claim 9 is thus also allowable.

UNDERSTEIN  
Appl. No. 09/617,065  
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A prompt and favorable review of the Request for Reconsideration filed  
September 10, 2004 is respectfully requested.

Respectfully submitted,

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